

WORK LIFE AND MATERNAL HOMEOSTASIS IN NIGERIA BANKING SECTOR: A COMPARISON OF SUBSISTING ORTHODOXIES

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ABSTRACT

Work-life balance is an important phenomenon which should be of great concern to women in the working class especially banking industry as a factor which influences the quality of their lives. The transition from viewing work-life balance practices solely as a means of accommodating individual employees with care giving responsibilities to recognizing their contribution to organizational performance and employee engagement is an important paradigm shift that is still very much in process. Not many women manage to find a compromise and devote enough time to family and the ones who have managed to find this balance can be considered happy. It is therefore imperative for women to organize time wisely by finding a good job which will suit their skills, interests and home fronts. This study examined the work life and maternal homeostasis in Nigeria Banking Sector using some selected commercial banks in Ilorin metropolis, Nigeria as a case study. The population of the study consisted of all female employees of all the commercial banks in Ilorin, Kwara State, Nigeria. Convenience random sampling technique was adopted to select 80 respondents from eight major banks in Ilorin metropolis. A total of 80 copies of questionnaire were designed and administered to the female staff of the selected banks in equal proportion. The Chi-square statistical tool of analysis was employed to test the hypothesis in order to achieve the objective set for the study. Findings from the study revealed that work life balance has significant effect on family life of female employees in the banking sector. The study concluded among others, that management of banks should maintain a healthy balance between work and family demands by recognizing the areas that negatively affect female employees' wellbeing and how they can be addressed by seeking access to the family friendly initiatives that would improve their work and family satisfaction and overall wellbeing. The study recommended that the management of these banks should maintain policies that promote work life balance for female employees to enhance effective delivery of service while maintaining a peaceful and conducive home front.

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1. INTRODUCTION

Work-life balance practices are deliberate organizational changes in programs or organizational culture that are designed to reduce work-life conflict and enable employees to be more effective at work and in other roles (Bakker & Demeiouti, 2009). The transition from viewing work-life balance practices solely as a means of accommodating individual employees with care giving responsibilities to recognizing their contribution to organizational performance and employee engagement is an important paradigm shift that is still very much 'in process.' The interface between work and home responsibilities have assumed increased relevance for women in the banking sector in recent years. This may not be unconnected with such factors as (i) demographic and workplace changes (ii) transformation in family structures (a rise in the number of single parents), (iii) a growing reluctance to accept the longer hours culture, and (iv) technological

advancements. In response to these changes and the conflict they generate among the multiple roles that women occupy, organizations are increasingly pressured to design various kinds of practices, intended to facilitate women's efforts to fulfill both their employment-related and their home front commitments.

The human life consists of two main sorts of activities: work or labour for wages on one hand, and self-development and rest on each other. Work is considered to be the most important part of human life, because without a job, wage is not earned and living a normal life with accessibility to basic necessities may be blocked. Unfortunately, work takes the absolute maximum of employees' time and they do not have sufficient time for themselves. Employees earn money but do not expend them for self-development. Most employees rarely have a rest as they live in constant stress, with negative consequences on their health. Employees have the tendency to forget that the aim of work is to provide them with the money which can be used for self-development, and entertainment among others. In contemporary times, women have found difficulties in maintaining a happy home (domestic) life while at the same time, climbing the corporate ladder resulting from several factors such as the growing equality of pay, the escalating competition for the same jobs by both sexes and economic necessity in order to support their family. Many women in employment have not been able to secure a steady balance between work life and devotion of enough time to family or domestic roles. However, those who have managed to find this balance can be considered to have a source of fulfilment and happiness.

How to effectively balance work and home front by women in Nigerian banking sector has not gained adequate attention by past researchers on work-life balance. For instance, Kalhath & Brough (2008) investigated the influence of work life balance and job satisfaction on organizational commitment of health care employees while Netemeyer, Brashear & Boles (2004) examined the concept of work life balance policies and practices in three sectors of the Nigerian economy. However, the implication on the home front has not been adequately researched. It is therefore imperative to fill this gap in literature by assessing the impact of work life balance on family life of women in the banking sector. The main objective of this paper is to examine the work life balance of married female employees in the banking sector with a view to proffering solution to balancing work and home roles. The paper also examined a critical review of the theories and also the essential themes embedded in them.

2. EMPIRICAL AND THEORETICAL FRAMEWORKS

Hudson, (2005) defined work-life balance as the stability or compromise between work and private life. It is the equitable separation between work and personal life of an employee in the organization. It is the boundary that is created between the professional life, career advancement or personal life and any other segment that makes up the life of an individual which includes family, personal growth, fitness and health, community relations and friendship (Hudson, 2005). Grzywacz & Carlson (2007) see work life balance as an accomplishment of role-related expectations that are negotiated and shared between an individual and his/her role-related partners in the work and family domains. Work-life balance signifies the extent to which an employee experiences or feels fulfilled and having his needs met in both work and non-work facets of life (Alison & Rosalie, 2015). It has always been challenging for women trying to create a balance between career and family life. According to Clark (2000), the domains of work and family are essential as they are the most important elements of everyone's life. Frone (2003) opined that the four measurable aspects of the balance between work and family roles are (i) work-family conflict (ii) family-work conflict (iii) work-family enhancement and (iv) family-work enhancement. He emphasized further that as these components have bi-directional effects on work and family domains. Hence, participation in the work role may interfere or enhance the performance in the family role and vice versa.

Edwards & Rothbard (2000) developed the compensation theory. They emphasized that workers try to find more satisfaction in one domain to compensate for the lack of satisfaction in the other domain. For example, Rothbard & Dumas, 2006; Grzywacz & Marks, (2000) refer to spill-over theory according to which any feelings, emotions, attitudes and behaviours generated in one domain can be transferred or 'spilled over' into the other domain. Frone (2003) and Grzywacz and Marks (2000) proposed more conceptual models where WLB can be measured by work-family and family-work conflict as well as work-family and family-work enhancement. Grzywacz and Marks (2000) implemented Bronfenbrenner's ecological model which suggests that work-family experience is a joint function of process, individual, time and context characteristics, and does not restrict the experience to either negative or positive (Bronfenbrenner, 1979). Clark (2000) argues that keeping work and family lives separate enables the management of work and family borders; however, integration of work and family lives eases transitions between the two domains. Each of these two approaches can improve employees' well-being; this however is influenced by individuals' preferences in terms of separation or integration.

According to Clark (2000), higher flexibility and lower permeability between work and family domains can result in lower work-family conflict. This again depends on individual's preferences regarding segmentation and integration. High integration of work and family domains can lead to negative consequences, as high flexibility can blur the boundaries between those two domains. Flexible, integrative work-family arrangements can improve work life balance by enabling employees to spend more time with their family. At the same time, when these integrating arrangements are so high that they blur work-family boundaries, they can worsen work life balance and lead to higher work-family conflict, higher dissatisfaction with work and family life and higher levels of stress or depression (Clark, 2000). The effect of all these will

consequently translate to inefficiency on the part of the employee which will result in low level of output, productivity and poor organizational performance. A number of studies on work life balance have been done. Kalhath & Brough (2008) investigated the influence of work life balance and job satisfaction on organization commitment of health care employees. The finding from the study shows that employee in the health care sector have a moderate level of perceived work life balance, job satisfaction and commitment. It concluded that there is a positive relationship between work life balance, job satisfaction and organization commitment.

Netemeyer, Brashear & Boles (2004) investigated the concept of work-life balance policies and practices in three sectors of the Nigerian economy namely: Banking, Education and Power Sectors. It explored the types of work life balance initiatives available in the three sectors and the barriers to implementation of the work life balance initiatives were identified. Grady, McCarthy, Dancy & Kirrane (2014) investigated work life balance practices on employee job performance at Eco bank Kenya. The main objective was to determine the effect of organization work life balance on employee performance. Ojo (2012) investigated work life balance practices and policies manager and employee experience in Nigeria banking sector. The study explored the extent to which work life balance policies/practices are observed in organizations in Nigeria. Similarly, Hammer & Neal (2008) examined work life balance as an audit of staff experience at Oxford Brookes University. The study investigated the significance of work life practice for the university. The various work life balances practices in the university and how they were utilized by staff were examined. The study revealed that organizations use many types of suggestion systems, ranging from face-to-face and group meetings to management blogs and social media.

Furthermore, Kossek & Ozeki (1998; 2012) examined the influence of both work and family climate on aspects of work-life balance and related outcomes. The core focus was on what they term “care giving” decisions about care of children and elderly family members. The key issues addressed where they should be cared for and by whom. It was hypothesized that work and family climates, and specifically the climates of sharing and sacrifice, will influence the consequences of the decisions for work-life balance and for work and family performance and well-being. The results confirmed that the climate of sharing both in the home and at work has a positive impact on performance and well-being of employees. A number of theories have been proposed by researchers around the world on work life balance. These include (i) enrichment theory (ii) spill-over theory (iii) compensation theory and (iv) resource drain theory. Enrichment Theory refers to the degree to which experiences from instrumental sources (skills, abilities, values) or affective sources (mood, satisfaction) improves the quality of the other domain (Morris and Madsen, 2007). Greenhaus & Powell (2006) presented enrichment theory as the extent to which experiences in one role improve the quality of life in the other role. They emphasized further that employees perceive that their work and life roles enrich each other.

Spill-Over Theory according to Edward & Rothbard (2000) is a process whereby experiences in one role affect experiences in the other, rendering the roles more alike. They opined that the spill-over of mood, values, skills and behaviours from one role to another manifest themselves as either positive or negative. According to Morris & Madsen, 2007, the Spill-Over Theory states that increased satisfaction (or dissatisfaction) at work leads to increased satisfaction (or dissatisfaction) at home. Spill-over experiences can be either positive or negative, but the experiences of work and family are identical-either both as positive or negative (Edwards & Rothbard, 2016). The Compensation Theory defines the compensatory effect between two forms of psychological interference: work-to-family and family-to-work. This theory simply proposes that what may be lacking in one sphere, in terms of demands or satisfactions can be made up in the other (Guest, 2001). In contrast to the spill-over theory, it holds that the relationship between the two is bi-directional; that is, one domain compensate for what is missing in the other. Compensation theory refers to the efforts intended at countering negative experiences in one domain through increased efforts for positive experiences in another domain. The Resources Drain Theory states that a negative correlation between family and work domains exists in such a way that any personal resource expended on one domain reduces the amount of resources available to the other domain. It also refers to the transfer or shift of a limited amount of available resources such as time, energy, attention from one domain to another and thereby reducing the availability of the same resources for utilization in the domain originally owning the resource. When the remaining or unused resources become insufficient, or are depleted, or both, the potential for increased levels of stress, fatigue, and burnout set (Frone, 2003).

3. METHODOLOGY

Due to the corporate nature of the study setting, the population of the study consisted all female employees of various commercial Banks in Kwara State, Nigeria. Purposive sampling technique was adopted to select ten (10) respondents each from eight major banks in Ilorin metropolis. A total of eighty (80) respondents were purposively and proportionately selected. The banks were: First Bank Plc, Unity Road, Ilorin, United Bank for Africa Plc, Challenge, Ilorin, Skye Bank Plc Ilorin, Zenith Bank Plc, Unity Road Ilorin, Keystone bank Plc, Challenge, Ilorin, Diamond Bank Plc, Ibrahim Taiwo Road Ilorin, Guaranty Trust Bank Plc, Umar Audu Road, Ilorin and Access Bank Plc, Unity Road, Ilorin.

These Banks were chosen because of their representativeness of all other banks in Nigeria and their concentration around the same area which made it easier for the researcher to access all the selected respondents at a reduced cost and

minimal stress. A total of 80 copies of self-administered questionnaire were designed and administered to the married female staff of the selected banks in equal proportion. In order for the assessment to be sound, the instrument was subjected to validity and reliability tests. This was to ensure that good and quality data were obtained from the respondents. Cronbach's alpha which is a measure of internal consistency, that is, how closely related a set of items are as a group was employed and 0.95 Cronbach's alpha coefficient of internal consistency was obtained. The descriptive statistics utilized in analysis of data included frequency tables and percentages were used in analyzing the demographic variables while the Chi-square statistical tool of analysis was employed to examine the impact of work life balance on family life for women in the banking Industry.

4. FINDINGS AND DISCUSION

The perceptions of respondents on factors influencing work-life balance and family life of female employees in the Banking sector showed that adequate balance between work and home for married women in the banking sector enhance high performance and productivity. Furthermore, training and development improve work-life balance of female workers in the banking industry. It is noteworthy that the statistical tests of the study's variables showed a significant relationship between the effect of work life balance on the family life of married women in the banking sector (χ^2 calculated = 47.897 > χ^2 -tab = 13.8). It was inferred therefore that work life balance significantly affected family life of married female employees in the banking sector. By implication therefore, the appropriate implementation of work life balance among female employees either in the home front or at work significantly enhanced workers performance. The above findings were supported by outcome of Clark (2000) study that the productivity of the employees of an organization can be effectively improved through adequate work-life practices that increase employees' performance. Therefore, according to Clark (2000) the use of vacation, flexi-time, family and welfare policies, leave entitlements, maternity leave, early closure and no-saturday banking for female employees in the banking sector can improve efficiency and effectiveness in the home and on the job. In the same vein, the findings of this study also reinforces the assertion of Ojo (2012) that effective delivery of service to customers is anchored on the ability of the management of banks in maintaining policies that promote work life balance for the multi-faced demand between work and home responsibilities. .

5. CONCLUSION

Based on the findings of the study, it is concluded that social and psychological life of individual worker must be put into consideration for attainment and maintenance of high job performance of female employees.. This will make them assets to the banks rather than just employees working only for the salaries they will receive at the end of the month. High commitment and performance by employees enhance better opportunities for employees than those with low performance (Kirchmeyer, 2000). The study also concluded that long hour culture and high work load which lead some female bankers to work round the clock with little attention to them and their families should be discouraged. The study further concluded that family satisfaction is an important aspect of every individual's wellbeing. Therefore, a healthy balance should be maintained between work and family demands by recognizing the areas that negatively affect their wellbeing and how they can be addressed by seeking access to the family friendly initiatives that would improve their work and family satisfaction and overall wellbeing.

6. RECOMMENDATIONS

The study recommended that the long hour culture and high work load for female employees in the banking sector which make them work round the clock with little attention to themselves and their families which may result to broken homes and poor parental upbringing should be discouraged. The management of these banks should maintain policies that promote work life balance for female employees to enhance effective delivery of service to customers. It is also recommended that leave entitlement, flexi time, family and welfare policies, maternity leave, early closure and no-saturday banking for female employees in the banking sector should be encouraged to enhance their efficiency and effectiveness in the home and on the job. In addition, there should be a balance between the multi-faced demand between work and home responsibilities for female bankers. Finally, female employees should be sent for training and development in order to acquaint their knowledge with how to balance work and home to achieve high level of performance and productivity at work at the same time discharging their home responsibilities more effectively and efficiently.

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APPENDIXES

APPENDIX 1

Table 1: Perceptions of Respondents on Factors Influencing Work-Life Balance and Family Life of Female Employees in the Banking Sector

Source: Researcher's Field survey (2019)

APPENDIX 2

Table 2: Distribution of respondents' perceptions on ways of improving proper work-life practices among employees

S/N	Test variables	SA	A	UND	D	SD	Mean	Std
1	A clearly defined working hours influence employees productivity	20 (25.00)	30(37.50)	10(12.50)	15(18.75)	5(6.25)	3.56	1.23
2	Work-life practices of shift duty influence the productivity of employees.	14(17.50)	50(62.50)	6(7.50)	6(7.50)	4(5.00)	3.60	1.56
3	Organization performance can be improved through granting of weekend off duty for employees of the bank	20(25.00)	50(62.50)	7(8.75)	2(2.50)	1(1.25)	3.89	1.21
4	Enhanced lunch hours can improve the productivity of employees of the bank.	34(42.50)	26(32.50)	6(7.50)	4(5.000)	10(12.50)	3.88	1.77
5	Appropriate use of vacation leave for employees of FirstBank can positively influence the performance of the organization and resultantly the performance of the employees.	45(56.25)	25(31.25)	2(2.50)	5(6.25)	3(3.75)	3.99	1.93
6	The productivity of female employees of the bank can be enhanced through adequate reduction in their workload.	10(12.50)	60(75.00)	3(3.75)	4(5.00)	3(3.75)	3.88	0.80
7	There is no significant relationship between work life practices and organization's performance.	5(6.25)	4(5.00)	1(1.25)	60(75.00)	10(12.50)	2.18	0.92
S/N	Tested Items	SA (%)	A (%)	UND (%)	D (%)	SD (%)	Mean	Std
8	Giving employees lesser tasks can improve work-life balance practices among employees of FirstBank	23(28.75)	40(50.00)	7(8.75)	2(2.50)	8(10.00)	3.85	1.73
9	Work-life balance practices among FirstBank employees are significantly related to adequate work-life practices.	34(42.50)	27(33.75)	5(6.25)	6(7.50)	4(5.00)	3.86	1.43

10	Training and development can improve work-life practices of the employees of the bank.	33(41.25)	29(36.25)	1(1.25)	7(8.75)	10(12.50)	3.85	1.37
11	Work-life practice can be improved in the bank by including work life practices as form of ethical practice in the bank	12(15.00)	50(62.50)	8(10.00)	7(8.75)	3(3.75)	3.76	0.95
12	Effective communication to employees on any change to their right to close at work as at when due to increase job commitment can improve work-life practices	45(56.25)	17(21.25)	3(3.75)	5(6.25)	10(12.50)	4.03	1.26
13	The availability of crèche (children care section) in any organization can improve the work life practice of employees.	37(46.25)	34(42.50)	2(2.50)	4(5.00)	3(3.75)	4.23	0.87
14	Employees' job commitment through specialty can help in freeing more time for work-life practices.	50(62.50)	5(6.25)	15(18.75)	6(7.50)	4(5.00)	4.14	1.18

Source: Source: Researcher's Field survey (2019)

APPENDIX 3

Table 3: Chi-square (χ^2) calculated for testing the relationship between the effects of work life balance on the family life of married women in the banking sector

Tested items	No of observations	χ^2 -calculated	Degree of freedom (r-1) (c-1)	Critical value	χ^2 -Tabulated	Remark
Work-life balance and Family life of married female employees on productivity	80	47.890	24	0.05	13.800	Reject H_0

Source: Researcher's Computation (2019)